

FEE TRANSMITTAL

Electronic Version v08

Stylesheet Version v08.0

**Title of
Invention****DETERMINATION OF RISK FACTORS FOR USE IN A CARD REPLACEMENT
PROCESS**

Application Number :

Date :

First Named Applicant: Kenneth William Austin

Attorney Docket Number: 60655.4017

TOTAL FEE AUTHORIZED \$ 770

Patent fees are subject to annual revisions on or about October 1st of each year.

Filing as large entity

BASIC FILING FEE

Fee Description	Fee Code	Amount \$	Fee Paid \$
Utility Filing Fee	1001	770	770
Subtotal For Basic Filing Fees: \$ 770			

EXTRA CLAIM FEES

Fee Description	Extra Claim	Fee Code	Amount \$	Fee Paid \$
Total Claims : 11	0	1202	18	0
Independent Claims : 3	0	1201	88	0
Subtotal For Extra Claims Fees: \$ 0				0

AUTHORIZED BILLING INFORMATION**The commissioner is hereby authorized to charge indicated fees and credit any overpayments to:**

Deposit account number: 192814
Access Code: ****
Deposit name: Snell and Wilmer, LLP
Deposit authorized name: Howard I Sobelman
Signature: /HIS
Date (YYYYMMDD): 2004-05-24

Charge Any Additional Fee Required Under 37 C.F.R. Sections 1.16 and 1.17.